

Information to identify the case:

Debtor 1	<u>Vladimir N Shapiyevskiy</u>	Social Security number or ITIN	xxx-xx-3915
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of New Jersey		
Case number:	21-19371-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Vladimir N Shapiyevskiy

3/11/22

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Vladimir N Shapiyevskiy
Debtor

Case No. 21-19371-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 11, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2022:

Recip ID	Recipient Name and Address
db	+ Vladimir N Shapiyevskiy, 556 Englishtown Rd, Monroe Township, NJ 08831-3250
519454991	+ ABCNeurology, 95 Bridge Plaza Drive, Englishtown, NJ 07726-1700
519454994	Bank of America, PO Box 15796, Wilmington, DE 19886-5796
519454999	Jersey Central Power & Light, PO Box 16001, Reading, PA 19612-6001
519455001	+ NJ Urology LLC, PO Box 95000, Philadelphia, PA 19195-0001
519455003	+ Raritan Bay Fcu, 495 Raritan St, Sayreville, NJ 08872-1466
519455005	Select Portfolio Servicing, P.O Box 65250, Salt Lake City, UT 84165-0250
519455007	+ Twp of Monroe Utility Dept, 143 Union Valley Road, Monroe Township, NJ 08831-5960
519455008	+ Wakefield & Associates, 409 Bearden Park C, Knoxville, TN 37919-7406

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 11 2022 20:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 11 2022 20:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519454992	Email/Text: Bankruptcy@absoluteresolutions.com	Mar 11 2022 20:13:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437
519454993	EDI: BANKAMER.COM	Mar 12 2022 01:08:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519454995	+ EDI: CAPITALONE.COM	Mar 12 2022 01:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519454997	EDI: IRS.COM	Mar 12 2022 01:08:00	Internal Revenue Service, 44 South Clinton Ave., Trenton, NJ 08601
519455002	+ EDI: PINNACLE.COM	Mar 12 2022 01:08:00	Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846
519455004	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 11 2022 20:20:52	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519455000	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 11 2022 20:14:00	New Jersey Division of Taxation, P.O. Box 245, Trenton, NJ 08695
519456519	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519455006	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 11

District/off: 0312-3

User: admin

Page 2 of 2

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519454998	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, P.O. Box 9052, Andover, MA 01810
519454996	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2022 at the address(es) listed below:

Name	Email Address
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Michael J. Milstead	on behalf of Creditor Citibank N.A. michael@milsteadlaw.com
Michael J. Milstead	on behalf of Creditor CITIBANK N.A. michael@milsteadlaw.com
Rebecca Ann Solarz	on behalf of Creditor Legacy Mortgage Asset Trust 2021-SL1 rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Yakov Rudikh	on behalf of Debtor Vladimir N Shapiyevskiy rudikhlawgroup@gmail.com rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 6